

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

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NKOSI GRAY

Plaintiff,

- against -

AMERICREDIT FINANCIAL SERVICES, INC.  
Assignee of POTAMKIN CADILLAC BUICK  
CHEVROLET, and RONALD L. KONOVE,

Defendants.  
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CIVIL ACTION NO.  
07-CV-4039  
J. Robinson  
ANSWER and  
AFFIRMATIVE DEFENSES

Americredit Financial Services, Inc. by its counsel Konove and Konove, PC, herein  
submits the following answer and affirmative defenses as follows:

1. Defendant denies each and every allegation of the complaint herein, including paragraphs 1 through 39 inclusive.

AS AND FOR A FIRST AFFIRMATIVE DEFENSE

2. Plaintiff has failed to obtain jurisdiction over the answering Defendant.

AS AND FOR A SECOND AFFIRMATIVE DEFENSE

3. The complaint fails to state any cognizable cause of action upon which relief may be granted.

AS AND FOR A THIRD AFFIRMATIVE DEFENSE

4. This action is barred by the doctrines of res judicata and collateral estoppel.

AS AND FOR A FOURTH AFFIRMATIVE DEFENSE

5. Plaintiff has commenced this action without probable cause and in bad faith.

WHEREFORE, this answering defendant prays that the complaint herein be dismissed in its entirety, together with such other relief as the court deems reasonable and just.

Dated: July 10, 2007  
White Plains, NY

Respectfully submitted,

s/\_\_\_\_\_  
Ronald Konove (RK 8121)  
Konove and Konove, P.C.  
301 Old Tarrytown Road  
White Plains NY 10603  
(914) 761-6388

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

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NKOSI GRAY

Plaintiff,

- against -

CIVIL ACTION NO.

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Certification of Service

AMERICREDIT FINANCIAL SERVICES, INC.

Assignee of POTAMKIN CADILLAC BUICK

CHEVROLET, and RONALD L. KONOVE,

Defendants.

-----X

I HEREBY CERTIFY that on July 12, 2007 I caused to be served by first class mail, postage prepaid, properly addressed and sealed envelopes, containing a true copy of the Answer on the parties listed below:

Nikosi Gray pro se  
1511 Route 22 #310  
Brewster NY 10509

s/ \_\_\_\_\_  
Ronald L. Konove

